



Merchant Processing Agreement

ISG Number <input type="text"/>	Representative Name <input type="text" value="ION/Justin"/>	Representative Number <input type="text" value="4230"/>	Authorization Platform <input type="text"/>
Referral Partner Number <input type="text"/>	Referral Partner Name <input type="text"/>		

1. Business Information

Doing Business As (DBA) Name <input type="text" value="Madison County Board of Supervisors Park Rentals"/>	Telephone Number <input type="text" value="601-859-1177"/>	Fax Number <input type="text"/>	
Business Street Address (No PO Boxes) <input type="text" value="146 West Center St"/>	City <input type="text" value="Canton"/>	State <input type="text" value="MS"/>	ZIP Code <input type="text" value="39046"/>
Merchant Website (URL) <input type="text" value="madison-co.com"/>	Type of Products/Services Sold <input type="text" value="park rentals"/>	Years of Operation <input type="text" value="100"/>	
Legal Business Name (if different from above) <input type="text"/>	Taxpayer Identification Number <input type="text"/>	Contact Email Address <input type="text"/>	
Billing Street Address (if different from above) <input type="text"/>	City <input type="text"/>	State <input type="text"/>	ZIP Code <input type="text"/>

Organizational Structure: Corporation LLC Sole Proprietor 501C Partnership Government/Municipality

Due to our Go Green initiative all statements are only available electronically through our Payroc portal at www.insights.payroc.com

2. Payment Processing & Sales

Are you a seasonal business? Yes No

If yes, what are the months of operation of your business?

JAN FEB MAR APR MAY JUN
 JUL AUG SEP OCT NOV DEC

Average Transaction Amount <input type="text" value="25.00"/>	Highest Transaction Amount <input type="text" value="1,000.00"/>
Average Monthly Volume <input type="text" value="5,000.00"/>	Highest Monthly Volume <input type="text" value="35,000.00"/>

EMV/Card Present Swiped <input type="text" value="0"/>	Telephone Order <input type="text" value="0"/>	eCommerce <input type="text" value="100"/>	*Must equal = 100 %
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3. Beneficial Owner / Officer / Principal - Government / Municipality Contact Info to be entered here

Control Owner / Officer / Principal *Must include all principals owning 25% or greater of entity and at least one individual who significantly controls the legal entity, if any.

First Name <input type="text" value="Ronnie"/>	Last Name <input type="text" value="Lott"/>	Date of Birth <input type="text" value="na"/>	SSN <input type="text" value="na"/>	Ownership %* <input type="text" value="0"/>
Home Street Address <input type="text" value="14 West Center Ste"/>	City <input type="text" value="Canton"/>	State <input type="text" value="MS"/>	Zip Code <input type="text" value="39046"/>	
Email Address <input type="text"/>	Business Phone Number <input type="text" value="6018591177"/>	Mobile Number <input type="text"/>		

Beneficial Owner / Officer / Principal

First Name <input type="text"/>	Last Name <input type="text"/>	Date of Birth <input type="text"/>	SSN <input type="text"/>	Ownership % ⁽¹⁾ <input type="text"/>
Home Street Address <input type="text"/>	City <input type="text"/>	State <input type="text"/>	Zip Code <input type="text"/>	
Email Address <input type="text"/>	Business Phone Number <input type="text"/>	Mobile Number <input type="text"/>		

(1) If additional owner / beneficiary disclosure is required please use Additional Owner Addendum.

4. ACH Information & Funding Choices

Name on Bank Account	Transit (ABA Routing) Number	Account Number (Credits & Debits)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Name on Bank Account (Debits only, if applicable)	Transit (ABA Routing) Number (Debits only)	Account Number (Debits only)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Funding Choices: Standard - included in batch fee Next Day Funding Per Month Same Day Money Express⁽²⁾ Per Month

Daily Discount: Yes⁽³⁾

(2) 4 a.m. Cut-off CST


(3) Only applicable to certain pricing programs that do not already utilize a function of daily discount. Fees able to be deducted daily are from from Merchant Settlement with any other fees not deducted daily billed at the end of the month. If no selection made, all fees will be set to monthly billing

Please refer to Funding Terms and Conditions in the Terms and Conditions for more detail regarding funding options

5. Payment Card Acceptance

Standard Card Acceptance

<input checked="" type="checkbox"/>  Visa Cards	<input checked="" type="checkbox"/>  MasterCard Cards	<input checked="" type="checkbox"/>  Discover Cards	<input checked="" type="checkbox"/>  American Express OptBlue
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 Debit Cards ONLY

*You may select any card type in accordance with Card Networks Operating Regulations

Specialty Card Acceptance

American Express (retained/ESA)⁽⁴⁾

Existing AMEX Merchant Number

Per Transaction

Electronic Benefits Transfer (EBT)⁽⁴⁾

FNS Number

Per Transaction

PIN-based Debit Pricing⁽⁴⁾

Per Transaction

Additional Discount (%)

Debit Monthly Access

Specialty Cards⁽⁴⁾

Existing WEX Merchant Number

Existing Voyager MID

Existing Fleet MID

Specialty Cards Per Transaction

(4) Only enabled when a per transaction fee is populated below

6. Rates & Fees *Only one pricing option available per application

- Interchange Plus⁽⁵⁾
- Tiered
- Flat Rate⁽⁷⁾

- Regulated Check Card
- Unregulated Check Card
- Qualified Rate
- Mid Qualified Rate
- Non Qualified Rate
- Premium Rate
- Flat Rate

	Visa/Mastercard/Discover		American Express OptBlue	
	Processor Assessment % on \$ Volume	Per Transaction ⁽⁶⁾	Processor Assessment % on \$ Volume	Per Transaction ⁽⁶⁾
Regulated Check Card	%	\$	%	\$
Unregulated Check Card	%	\$	%	\$
Qualified Rate	%	\$	%	\$
Mid Qualified Rate	%	\$	%	\$
Non Qualified Rate	%	\$	%	\$
Premium Rate	%	\$	%	\$
Flat Rate	%	\$		

(5) Only Pricing Model able to use Enhanced Interchange Service Program.

(6) Per transaction rate will be applied to each instance of Authorization Only / Decline in addition to the amounts set forth above you agree to pay Card Network Fees and other fees as set forth in Section 11 of the Terms and Conditions.

(7) Use of any third-party software that is not compliant with the Operating Regulations (including any non-compliant surcharging software) is strictly prohibited. For further details see Section 8M of the Terms and Conditions.

6. Rates & Fees Continued

RewardPay⁽⁸⁾
 Monthly Subscription
 \$ _____

% Charged to Cardholder at Point of Sale on credit card dollar volume processed ⁽¹⁰⁾	% Charged to merchant at month end for both credit and debit card volume processed	Per transaction fee charged at month end to merchant on all transactions (credit and debit) ⁽⁹⁾
3.00%	0.90%	\$0.15

(8) PIN Debit not supported by the RewardPay Program

(9) Per transaction fees will be applied to all transactions

(10) Cardholder Credit Card charges deducted daily from Merchant Settlement; RewardPay Program is compliant with Card Network surcharge rules and Merchant hereby authorizes Processor or Bank to register Merchant as required by the Card Networks.

No Tips Prompt For Tip Tip Adjust

Consumer Choice*
 Monthly Subscription
 \$ _____

Merchant authorized % on volume processed on non-cash transactions

*Merchants selecting ConsumerChoice must comply with all applicable Rules and Operating Regulations which include without limitation that either (a) the card price or (b) both the card and the cash price must be advertised in store, on the shelf, and on all marketing materials. For further information, see Section 8L of the Terms and Conditions.

Service Fee

Service fee includes InterChange and Card Network Fees and other fees as set forth in Section 11 of terms and conditions

A service fee of 3.00 % (\$ 2.50 minimum) will be assessed to the Cardholder on each transaction.

RewardPay Choice⁽¹¹⁾
 Monthly Subscription
 \$ _____

RewardPay Signature Debit / Prepaid Cards Only

Choose an Option:

- Interchange Plus⁽¹²⁾: _____ % on debit/prepaid dollar volume + _____ per debit/prepaid transaction
- Flat Rate: _____ % on debit/prepaid dollar volume + _____ per debit/prepaid transaction

RewardPay Credit Card Fees ⁽¹³⁾

_____ % charged to cardholder at point of sale on credit card dollar volume processed No Tips Prompt For Tip Tip Adjust

_____ % charged to merchant on credit card dollar volume processed + _____ per credit transaction

(11) PIN Debit not supported by the RewardPay Program.

(12) For Interchange Plus, Merchant also agrees to pay Interchange, Card Network Fees and other fees as set forth in the Terms and Conditions. Per transaction fee will be applied to all transactions including Authorization Only or Decline

(13) Cardholder Credit Card charges deducted daily from Merchant Settlement; RewardPay Program is compliant with Card Network surcharge rules and Merchant hereby authorizes Processor or Bank to register Merchant as required by the Card Networks. All other fees charged at month end.

American Express OptBlue

By signing below Merchant agrees to accept American Express Transaction Cards (as defined in the Agreement) pursuant to Processor's Direct Settlement Program (the "Processor Amex Program"). Merchant hereby agrees with Processor to be bound by the terms and conditions of Processor Amex Program, which shall include this Agreement, the Terms and Conditions incorporated by reference in this Agreement, the Terms and Conditions for American Express OptBlue, in connection with accepting American Express Transaction Cards. Merchant acknowledges that this agreement regarding the Processor Amex Program is between Processor and Merchant. By checking the box below, Merchant opts out of receiving future commercial marketing communications from American Express. Note that you may continue to receive marketing communications while American Express updates its records to reflect your choice. Opting out of commercial marketing communications will not preclude you from receiving important transactional or relationship messages from American Express.

Name Title Date

Sign Here

I choose to opt out of receiving future commercial marketing communications from American Express

6. Rates & Fees Continued

Account Updater⁽¹⁴⁾

Setup (one-time)

 Monthly

 Per Update

(14) The Account Updater Amendment is required in order to complete setup

Mobile Processing

Setup (one time)

 Per User

 Network Monthly

 Per Transaction

Enhanced Interchange Service

Enrollment Fee (one time)

 EIS Credit Percentage to Merchant

 Local Tax Rate⁽¹⁵⁾

(15) Refer to section 11L of the terms and conditions for details that specify 1.) the monthly calculation of the Enhanced Interchange Service - credit, and, 2.) if the local tax rate is left blank, Merchant authorizes Processor to input the current tax rate from commercially available tax lookup tables using the Merchant's Business Information zip code.

Wireless Processing

Setup (one-time)

 Per Transaction

 Network Monthly Access

Software Integration

Software Name

 Installation, License, Activation (one-time)

 Monthly Usage

 Per Transaction

 Additional User License Fee

 Additional Location Fee

Gateway

Gateway Name

 Set up (one-time)

 Gateway Monthly

 Per Transaction

 Per Device Monthly

 Additional Service Monthly

Address Verification (AVS) Per Occurrence

Annual Fee

Bill in June December

Regulatory Assistance Program⁽¹⁶⁾

Monthly PCI Non Compliance⁽¹⁷⁾

Monthly Merchant Advantage⁽¹⁸⁾

(16) Billed annually in March to merchants boarded prior to December 1st of the previous year.

(17) Billed annually on the 3rd month after the merchant's approval date.

(18) Refer to the Merchant Advantage Section in section 11F of the Terms and Conditions.

(19) Early Termination: Refer to Section 16Eiv of the Terms and Conditions. This fee will not be charged if you terminate within 60 days after notice of any increases in the Rates & Fees other than an increase that passes through to you as an increase in interchange, assessments, or other fees charged by the Card Networks

(20) PCI Non-Compliance: Refer to Section 3i of the Terms and Conditions

Chargeback Per Occurrence Retrieval Per Occurrence

Batch Fee Per Occurrence

Early Termination Fee⁽¹⁹⁾

Platinum Security/PCI
 \$12.95 Monthly \$155.40 Annually⁽²⁰⁾

Monthly Maintenance Monthly Minimum

Voice Authorization Per Occurrence

Merchant Acceptance

The undersigned represents and warrants to Processor and Bank that all of the terms and conditions of this Merchant Processing Agreement consisting of this entire document in addition to any other documentation or addendum has been received and reviewed in its entirety, is true and correct, and sets forth the Agreement between Processor, Bank and MERCHANT. Also, the undersigned authorizes Processor and Bank (and their representatives) to investigate the credit of each person listed on the Agreement and represents that the undersigned has the authority to provide information and execute this Agreement with Processor and Bank. Processor and Bank shall accept this Agreement at its offices following underwriting and approval, by the assignment to MERCHANT of a merchant processing identification number. As per Sections 7, 9 and 10 and 11 of the Terms and Conditions, by signing the Agreement you hereby authorize Processor and Bank (and its vendors and agents), using the ACH system or other electronic means, to initiate such credit and debit entries to the settlement account (or at any other account maintained by you at any institution that is a receiving member of ACH) all in accordance with this Agreement. This authorization is to remain in effect until such time as all of your obligations to Processor and Bank have been paid in full.

IMPORTANT MEMBER BANK RESPONSIBILITIES:

Member Bank: Fifth Third Bank (see Section 20L of the Terms and Conditions for contact information)

1. A Visa Member is the only entity approved to extend acceptance of Visa products directly to a Merchant.
2. A Visa Member must be a principal to the Merchant Agreement.
3. The Visa Member is responsible for educating Merchants on pertinent Visa Operating Regulations with which Merchants must comply.
4. The Visa Member is responsible for and must provide settlement funds to the Merchant.
5. The Visa Member is responsible for all funds held in reserve that are derived from settlement.

IMPORTANT MERCHANT RESPONSIBILITIES:

1. Ensure compliance with cardholder data security and storage requirements.
2. Maintain fraud and chargeback below thresholds.
3. Review and understand the terms of the Merchant Agreement.
4. Comply with Operating Regulations. The responsibilities listed above do not supersede the terms of the Merchant Agreement and are provided to ensure the Merchant understands some important obligations of each party and that the Visa Member (Acquirer) is the ultimate authority should the Merchant have any problems.

Please initial to confirm that you have received a copy of the Terms and Conditions, PreAuthorized Healthcare Addendum (if applicable), and that you consent to receiving electronic 1099-K forms as provided for in Section H(ii). (Terms and Conditions)

Initial Here

*Processor delivers the Terms and Conditions in your Welcome Kit, which is sent to you via email; the Terms and Conditions are also available at www.insights.payroc.com.

Name Title Date

Sign Here

Personal Guaranty

The undersigned guarantees to Processor and Bank the performance of this Agreement and any addendum or amendment thereto, including payment of all sums due and any attorneys fees and costs associated with enforcement of the terms thereof. Neither Processor nor Bank shall be required to first proceed against Merchant or enforce any other remedy before proceeding against the undersigned. This is a continuing guarantee and shall not be discharged or affected by death of the undersigned and shall bind the heirs, administrators, representatives, and assigns and may be enforced by or for the benefit of any successor processor. The term of this guarantee shall be for the duration of the Agreement and any addendum thereto and shall guarantee all obligations which may arise or occur during the term thereof though enforcement shall be sought subsequent to any termination. This guaranty is subject to, and incorporates herein, the Arbitration provisions set forth in Section 19 of the Terms and Conditions and the miscellaneous provisions, including governing law and venue, set forth in Section 20 of the Terms and Conditions.

Sign Here Name Date



Payroc ACH Merchant Processing Agreement

By completing the information requested and signing below Merchant has elected to receive ACH Check Processing Services from Processor and DCS Holdings Group, LLC d/b/a Payroc ACH ("DCS") and agrees to be bound by the terms and conditions of the ACH Services Program as set forth below and in the Terms and conditions.

1. Merchant Information

Merchant Name	MID	Federal Tax ID #	National American Industrial Classification Code (NAICS)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Has this business or its principal(s) been terminated for electronic check processing? Yes No

Do you have a written refund policy? If yes, please attach a copy or provide URL Yes No

2. Activity Monitoring Information

Single Transaction Limit <input type="text"/> Maximum dollar amount allowed for a single debit or credit transaction	Daily Deposit Limit <input type="text"/> Maximum dollar amount of total transactions allowed per day	Estimated Monthly Transactions <input type="text"/> Highest number of items processed during the month	Monthly Deposit Limit <input type="text"/> Maximum dollar amount of total transactions allowed per month
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3. Pricing

ACH per transaction <input type="text"/>	Unauthorized Return <input type="text"/>	Account Verification <input type="text"/>
Batch Fee <input type="text"/>	Statement Fee <input type="text"/>	ACH Discount % Rate/Transfer < \$10,000 <input type="text"/>
Returns <input type="text"/>	Monthly Minimum <input type="text"/>	ACH Discount % Rate/Transfer ≥ \$10,000 <input type="text"/>

4. Transaction Types (select all which apply)

PPD - Prearranged Payment

CCD - Corp. Cash Disbursement

TEL - Telephone Initiated Payment*

WEB - Web Initiated Payment*

Other

*WEB & TEL requires additional documents

5. Merchant Acceptance

- Merchant represents and warrants to DCS that all the terms and conditions of this Agreement (consisting of this entire document, the Terms and Conditions for Payroc ACH, and any amendments thereto) have been received and reviewed by Merchant in their entirety, are true and correct, and set forth the entire Agreement between DCS and Merchant. Merchant further agrees to accept electronic notification of any changes to the Terms and Conditions for Payroc ACH.
- Merchant authorizes DCS to investigate the credit and obtain additional information from lawful sources of each person listed [WHERE IS ANYONE LISTED?]. Merchant authorizes Payroc to share with DCS all materials and/or information used by Payroc to underwrite and/or approve Merchant in connection with the Payroc MPA. The undersigned represents that she/he has the authority to provide information and execute this Agreement with DCS.
- Following underwriting and approval, DCS will accept this Agreement by filling out the Reserve Amount and Hold Days as appropriate and by providing the Payroc ACH service to Merchant. Merchant will indicate its agreement to the Reserve Amount and/or Hold Days by submitting the first transaction for ACH/check processing.
- Merchant hereby authorizes DCS, to initiate Automated Clearing House (ACH) credit and or debit entries to the bank account(s) indicated in the ACH Information & Funding Choices section of Payroc MPA at the depository financial institution named and to credit and or debit the same to such account. Merchant acknowledges that the origination of ACH transactions to Merchant's account must comply with the provisions of U.S. law. Further, all ACH credits and or debits must be for services or goods provided in accordance with the agreements Merchant has with DCS. Subsequent credits and/or debits will be executed within three days of notification after the generation of a new invoice. This authorization is to remain in full force and effect until DCS has received notification from Merchant in writing or in person of Merchant's desire to terminate this authorization. Merchant agrees to give such notice 30 days prior to the next scheduled draft to allow DCS a reasonable opportunity to act on it. This service may not be shared. By completing this form and signing below, Merchant agrees that it has read and understands this Agreement and has received a copy of this document for its records.

Merchant Signature Title Date

Sign Here

Personal Guaranty

The undersigned guarantees to DCS Holdings Group, LLC dba Payroc ACH the performance of all obligations under this Addendum, the Terms and Conditions, and any other addenda or amendments, including payment of all sums due and owing and costs associated with the enforcement of the terms thereof. DCS shall not be required to first proceed against the Merchant or enforce any other remedy before proceeding against the undersigned individual. This is a continuing guarantee and shall not be discharged or affected by the death of the undersigned and shall bind the heirs, administrators, representatives and assigns and be enforced by or for the benefit of any successor of DCS. The term of this guarantee shall be for the duration of this Addendum (including any period of time during which any rights or obligations survive termination of the Addendum) and shall guarantee all obligations which may arise in connection with my activities during the term thereof though enforcement shall be sought subsequent to any termination.

Sign Here Name SSN Date

